

**WHAT IS CLAIMED IS**

1 1. A method comprising:

2 determining, by a first entity and using data associated with a user, a list of one or more  
3 other entities that provide network-accessible accounts;

4 enabling the user to select a second entity from the list of one or more other entities; and

5 enabling the user to provide access information for a network-accessible account that is  
6 provided by the second entity.

1 2. The method of claim 1 wherein determining the list further comprises determining  
2 personalization data associated with the user.

1 3. The method of claim 2 wherein the personalization data includes a characteristic shared by  
2 a pre-defined group of users.

1 4. The method of claim 3 wherein the characteristic comprises one of a geographical  
2 location, a type of computer, a type of operating system, a pattern of web navigation, and an  
3 amount of money in a financial account.

1 5. The method of claim 2 wherein determining the personalization data further comprises:  
2 providing a personalization test to the user; and  
3 analyzing one or more answers of the user from the personalization test.

1 6. The method of claim 2 wherein determining the personalization data further comprises  
2 automatically collecting a characteristic associated with the user.

1 7. The method of claim 1 wherein enabling the user to select a second entity further  
2 comprises displaying the list of one or more entities to the user.

1 8. The method of claim 1 wherein determining further comprises determining one or more  
2 entities that have a relation to the first entity.

1 9. The method of claim 8 wherein determining one or more entities that have a relation to the  
2 first entity further comprises:

3 identifying the one or more entities that have the relation to the first entity; and

4 ordering the list based on the relation.

1 10. The method of claim 8 wherein the relation comprises competition.

1 11. The method of claim 8 wherein the relation comprises a partnership.

1 12. The method of claim 1 wherein the access information comprises:

2 a user identifier for the account; and

3 an account authenticator.

1 13. The method of claim 1 wherein the access information for the network-accessible account  
2 makes the network-accessible account automatically accessible over a network.

1 14. The method of claim 1 wherein the data about the user comprises at least one of a name, a  
2 geographic location, a computer system used by the user, and a history of web-navigation.

1 15. The method of claim 1 further comprising providing one or more accounts to the user.

1 16. The method of claim 15 wherein the data associated with the user comprises information  
2 about the accounts provided by the first entity.

1 17. The method of claim 16 wherein the information comprises a balance of a first account  
2 provided by the first entity.

1 18. The method of claim 1 further comprising adding the network-accessible account to an  
2 aggregation of accounts.

1 19. The method of claim 18 further comprising:

2 enabling the user to select a first account provided by the first entity; and

3 adding the first account to the aggregation of accounts.

1 20. The method of claim 1 wherein the first entity comprises a financial institution, the  
2 method further comprising providing, by the first entity, one or more financial accounts to the  
3 user.

1 21. The method of claim 1 wherein enabling the user to select a second entity further  
2 comprises enabling the user to select a second entity comprising a financial institution from  
3 the list of one or more entities that provide financial accounts.

1 22. The method of claim 1 wherein enabling the user to select a second entity further  
2 comprises enabling the user to select a second entity from the list of one or more entities that  
3 provide email accounts, frequent flier accounts, or calendar accounts.

1 23. A system comprising:

2 a server;

3 a database managed by a first entity;

4 a web page interface to the first server; and

5 a program configured by a first entity to:

6 access data associated with a user from the database;

determine, using the data associated with the user, a list of one or more entities that provide network-accessible accounts;

enable the user to select a second entity from the list of one or more entities; and

enable the user to provide access information for a network-accessible account that is provided by the second entity.

24. The system of claim 23 wherein the program is further configured to:

provide a personalization test to the user; and

analyze one or more answers of the user from the personalization test.

25. The system of claim 24 wherein the personalization test includes a characteristic shared by a pre-defined group of users.

26. The system of claim 23 wherein the program is further configured to:

display the list of one or more entities to the user.

27. The system of claim 26 wherein the program is further configured to:

identify one or more entities in the list whose business has a relation to the business of the first entity; and

prioritize the identified one or more entities in the display of the list.

28. The system of claim 27 wherein the relation comprises competition.

29. The system of claim 27 wherein the relation comprises a partnership.

30. The system of claim 23 wherein the access information comprises:

a user identifier for the account; and

an account authenticator.

31. The system of claim 30 wherein the access information for the network-accessible

account makes the network-accessible account automatically accessible over a network.

32. The system of claim 23 wherein the data about the user comprises at least one of a name, a geographic location, a computer system used by the user, and a history of web-navigation.

33. The system of claim 23 wherein the first entity provides one or more accounts to the user.

34. The system of claim 23 wherein the data associated with the user comprises information about the accounts provided by the first entity.

35. The system of claim 34 wherein the information comprises a balance of a first account provided by the first entity.

1 36. The system of claim 23 wherein the program is further configured to add the network-  
2 accessible account to an aggregation of accounts.

1 37. The system of claim 36 wherein the program is further configured to do the following:  
2 enable the user to select a first account from the accounts provided by the first entity; and  
3 add the first account to the aggregation of accounts.

1 38. The system of claim 23 wherein the first entity comprises a financial institution and the  
2 first entity provides one or more financial accounts to the user.

1 39. The system of claim 23 wherein the program is further configured to enable the user to  
2 select a second entity that comprises a financial institution from the list of one or more  
3 entities that provide financial accounts.

1 40. The system of claim 23 wherein the program is further configured to enable the user to  
2 select a second entity from the list of one or more entities that provide email accounts,  
3 frequent flier accounts, or calendar accounts.

1 41. An article comprising a machine-readable medium storing instructions operable to cause  
2 one or more machines to perform operations comprising:

3 determining, by a first entity using data associated with a user, a list of one or more other  
4 entities that provide network-accessible accounts;

5 enabling the user to select a second entity from the list of one or more other entities; and

6 enabling the user to provide access information for a network-accessible account that is  
7 provided by the second entity.